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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Diana First name Vineaney Middle name Arredondo-Serra Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	FKA Diana Arredondo FKA Diana A Serra FKA Diana Serra FKA Diana Vianey Arredondo Serra Diana Arredondo Serra	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9458	

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Debtor 1 Diana Vineaney Arredondo-Serra

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	418 Devonshire Ct.	If Debtor 2 lives at a different address:			
		Bolingbrook, IL 60440-2903 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Will County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 Diana Vineaney Arredondo-Serra

Case number (if known)

•ar	Tell the Court About	Your B	Bankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required b</i> f page 1 and check the appropri	y 11 U.S.C. § 342(b) for Individuals Filing for Bankı ate box.	ruptcy
	choosing to file under	■ Chapter 7					
		□с	hapter 11				
		□с	hapter 12				
		□с	hapter 13				
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee	eck with the clerk's office in your local court for mor yourself, you may pay with cash, cashier's check, c half, your attorney may pay with a credit card or ch	or money
						tion, sign and attach the Application for Individuals	to Pay
			ū		's (Official Form 103A). rived (You mav request this opti	on only if you are filing for Chapter 7. By law, a jud	ge mav.
		_	but is not requapplies to you	uired to, waive y ur family size ar	your fee, and may do so only if ynd you are unable to pay the fee	your income is less than 150% of the official povert in installments). If you choose this option, you mus ficial Form 103B) and file it with your petition.	y line that
).	Have you filed for bankruptcy within the	■ No	0.				
	last 8 years?	□ Ye	es.				
			District		When	Case number	
			District		When		
			District		When	Case number	
10.	Are any bankruptcy	■ No	n				
	cases pending or being filed by a spouse who is not filing this case with	□ Ye					
	you, or by a business partner, or by an affiliate?						
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
I1.	Do you rent your	□ N	o. Go to li	ne 12.			
	residence?	■ Ye		ur landlord obta	ained an eviction judgment agair	nst you and do you want to stay in your residence?	
		— '(zs.	No. Go to line	, ,	• •	
			_			n Judgment Against You (Form 101A) and file it wit	h thie
				bankruptcy per		roughent Against Tou (Folili ToTA) and life it wit	11 11113

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Debtor 1 Diana Vineaney Arredondo-Serra

Case number (if known)

Par	t 3: Report About Any Bu	sinesses	ou Own as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.			
		☐ Yes.	Name and location of business			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code			
	it to this petition.		Check the appropriate box to describe	your business:		
			☐ Health Care Business (as defined the second control of the s	ed in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate (as de	fined in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as defined in 11 L	.S.C. § 101(53A))		
			☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))			
			■ None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriatines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of tions, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedul U.S.C. 1116(1)(B).			
	For a definition of small	■ No.	I am not filing under Chapter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition Code.			
		☐ Yes.	I am filing under Chapter 11 and I am a	small business debtor according to the definition in the Bankruptcy Code.		
Par	t 4: Report if You Own or	Have Any	Hazardous Property or Any Property T	nat Needs Immediate Attention		
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?			
	public health or safety? Or do you own any					
	property that needs immediate attention?		f immediate attention is needed, why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?			
			Number, Stre	et, City, State & Zip Code		

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Debtor 1 Diana Vineaney Arredondo-Serra

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Diana Vineaney Arredondo-Serra

Document Page 6 of 50

Case number (if known)

Part	6: Answer These Questi	ons for R	eporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consun individual primarily for a personal,			n 11 U.S.C. § 101(8) as "incurred by an	
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily busines money for a business or investmer				
			☐ No. Go to line 16c.	_			
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe that	at are not consum	ner debts or business del	bts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available			s excluded and administrative expenses	
	administrative expenses are paid that funds will		■ No				
	be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do	1 -49		1 ,000-5,000		☐ 25,001-50,000	
	you estimate that you owe?	☐ 50-99		5001-10,000		5 0,001-100,000	
		☐ 100-1 ☐ 200-9		□ 10,001-25,00	00	□ 50,001-100,000 □ More than100,000 □ \$500,000,001 - \$1 billion	
19.	How much do you estimate your assets to	\$ \$0 - \$50,000		<u> </u>		□ \$500,000,001 - \$1 billion	
	be worth?	□ \$50,001 - \$100,000 □ \$100,001 - \$500,000		□ \$10,000,001 □ \$50,000,001		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion	
			001 - \$500,000 001 - \$1 million	□ \$100,000,00		☐ More than \$50 billion	
20.	How much do you	□ \$0 - \$	50,000	1 \$1,000,001 -	1,000,001 - \$10 million ☐ \$500,000,001 - \$1		
	estimate your liabilities to be?		001 - \$100,000	\$10,000,001		\$1,000,000,001 - \$10 billion	
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 □ \$100,000,00		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
Part	:7: Sign Below		_				
For	you	I have ex	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.				
			chosen to file under Chapter 7, I am tates Code. I understand the relief a			er Chapter 7, 11,12, or 13 of title 11, eto proceed under Chapter 7.	
			rney represents me and I did not pa it, I have obtained and read the notic			attorney to help me fill out this	
		I request	relief in accordance with the chapte	er of title 11, Unite	d States Code, specified	I in this petition.	
		bankrupt and 3571	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519 and 3571.				
		Diana V	a Vineaney Arredondo-Serra Vineaney Arredondo-Serra e of Debtor 1		Signature of Debtor 2		
		Executed	d on July 31, 2016		Executed on		
			MM / DD / YYYY		MM / DD) / YYYY	

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Debtor 1 Diana Vineaney Arredondo-Serra

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Lawren	ce W. Lobb	Date	July 31, 2016	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Lawrence '	W. Lobb			
Printed name				
Drendel &	Jansons Law Group			
Firm name				
111 Flinn S	St.			
Batavia, IL	60510			
Number, Street,	City, State & ZIP Code			
Contact phone	630-406-5440	Email address	lwl@batavialaw.com	
6293245				
Bar number & St	ate			

		Docume	ent Page 8 of 50
Fill in this infor	mation to identify your	case:	
Debtor 1	Diana Vineaney A	Arredondo-Serra	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS
Case number (if known)			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

☐ Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	11: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	17,375.51
	1c. Copy line 63, Total of all property on Schedule A/B	\$	17,375.51
Par	2: Summarize Your Liabilities		
			liabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	61,158.78
	Your total liabilities	\$	61,158.78
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,525.62
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,439.50
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a nersona	ıl family or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Page 9 of 50 Case number (if known) Debtor 1 Diana Vineaney Arredondo-Serra

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

3,537.62 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	ıim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Page 10 of 50 Document Fill in this information to identify your case and this filing: Debtor 1 Diana Vineaney Arredondo-Serra First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Ford Make: Who has an interest in the property? Check one 3 1 the amount of any secured claims on Schedule D: Windstar Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2001 Debtor 2 only Current value of the Current value of the 250.000 entire property? Approximate mileage: Debtor 1 and Debtor 2 only portion you own? Other information: ☐ At least one of the debtors and another Fair/Poor COndition \$500.00 \$500.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$500.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

Debtor 1	Case 16-24613 Doc 1 Filed 07/31/16 Entered 07/31/16 16: Document Page 11 of 50 Case number	
■ Yes.	Describe	
	Misc. Furniture Location: 418 Devonshire Court, Bolingbrook, IL 60440-2903	\$1,700.00
□No	 ics ss: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanner including cell phones, cameras, media players, games Describe 	s; music collections; electronic devices
	Misc. Electronics Location: 418 Devonshire Court, Bolingbrook, IL 60440-2903	\$1,500.00
	Laptop computer Location: 418 Devonshire Court, Bolingbrook, IL 60440-2903	\$500.00
Exampl □ No	bles of value es: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; st other collections, memorabilia, collectibles Describe	amp, coin, or baseball card collections;
	Misc. DVDs Location: 418 Devonshire Court, Bolingbrook, IL 60440-2903	\$100.00
Example ■ No □ Yes. 10. Firearr Example ■ No □ Yes. 11. Clothe Example □ No	les: Pistols, rifles, shotguns, ammunition, and related equipment Describe	s; canoes and kayaks; carpentry tools;
	Location: 418 Devonshire Court, Bolingbrook, IL 60440-2903	\$500.00
□ No	/ les: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watche Describe	s, gems, gold, silver
	Misc. Costume Jewelry Location: 418 Devonshire Ct., Bolingbrook IL 60440-2903	\$100.00

Official Form 106A/B Schedule A/B: Property page 2

☐ Yes. Describe.....

De	Document	cument Page 12 of 50 Case number (if known)	
	Any other personal and household items you did not No	already list, including any health aids you did not list	
	☐ Yes. Give specific information		
15	. Add the dollar value of all of your entries from Part for Part 3. Write that number here		\$4,400.00
Pa	rt 4: Describe Your Financial Assets		
	you own or have any legal or equitable interest in any	y of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash Examples: Money you have in your wallet, in your home. ■ No □ Yes	, in a safe deposit box, and on hand when you file your petitic	on
	Deposits of money Examples: Checking, savings, or other financial account institutions. If you have multiple accounts witl □ No	ts; certificates of deposit; shares in credit unions, brokerage her the same institution, list each.	ouses, and other similar
	■ Yes	Institution name:	
	17.1. Checking	Bank of America	\$50.00
	Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with broker No ☐ Yes		
19.	Non-publicly traded stock and interests in incorporat joint venture ■ No	ted and unincorporated businesses, including an interest	in an LLC, partnership, and
	Yes. Give specific information about them Name of entity:	% of ownership:	
	Government and corporate bonds and other negotials. Negotiable instruments include personal checks, cashier. Non-negotiable instruments are those you cannot transfer. No	rs' checks, promissory notes, and money orders.	
	Yes. Give specific information about them Issuer name:		
	□ No	b), thrift savings accounts, or other pension or profit-sharing p	olans
	Yes. List each account separately. Type of account:	Institution name:	
	Profit-Sharing Plan	Retirement: Griffin Greenhouse Supplies Inc. Profit-Sharing Plan & Trust Location: Empower Retirement, P.O. Box 173764, Denver, CO 80217	\$12,425.51
22.	Security deposits and prepayments Your share of all unused deposits you have made so tha Examples: Agreements with landlords, prepaid rent, pub No	at you may continue service or use from a company olic utilities (electric, gas, water), telecommunications compan	ies, or others
	□ Yes	Institution name or individual:	

D-		Case 16-246		Doc 1	Document	Page 13 of 50	Desc Main
	ebtor 1	Diana Vineaney				Case number (if known)	
	■ No					life or for a number of years)	
	☐ Yes	ISSUEI	патте	and descripti	on.		
24.		s in an education IF C. §§ 530(b)(1), 529A			n a qualified ABLE pro	gram, or under a qualified state tuition pro	gram.
	☐ Yes	Institut	tion na	me and desc	ription. Separately file th	e records of any interests.11 U.S.C. § 521(c):	
25.		equitable or future	intere	sts in prope	rty (other than anythin	g listed in line 1), and rights or powers exe	rcisable for your benefit
	■ No □ Yes.	Give specific informa	ation al	bout them			
26.					ts, and other intellecturoceeds from royalties a	al property nd licensing agreements	
		Give specific informa	ation al	bout them			
27.		es, franchises, and les: Building permits,				n holdings, liquor licenses, professional license	es
	☐ Yes.	Give specific informa	ation al	bout them			
Mo	oney or p	roperty owed to yo	ou?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No	ands owed to you Give specific informa	ition ab	out them, inc	sluding whether you alre	ady filed the returns and the tax years	
	■ No			,	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
		·					
30.	Exampl	mounts someone of les: Unpaid wages, of benefits; unpaid	disabilit	y insurance p		efits, sick pay, vacation pay, workers' comper	esation, Social Security
	■ No □ Yes.	Give specific informa	ation				
		s in insurance polices: Health, disability		insurance; h	nealth savings account (l	HSA); credit, homeowner's, or renter's insuran	ce
		Jame the insurance	compa	ny of each po	olicy and list its value.		
	1 00. 1	tamo trio modificio		pany name:	oney and not he value.	Beneficiary:	Surrender or refund value:
					ns. Co. (Term Life	Gael Arredondo	\$0.00
			ınsu	rance)		Casi Alledollas	Ψ0.00
	If you a someor		a livin		someone who has die t proceeds from a life in	d surance policy, or are currently entitled to rece	vive property because

Official Form 106A/B Schedule A/B: Property page 4

Case 16-24613 Doc 1 Filed 07/31/16 Entered 07/31/16 16:02:18 Desc Main Document Page 14 of 50 Case number (if known) Debtor 1 Diana Vineaney Arredondo-Serra 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$12,475.51 for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$500.00 Part 3: Total personal and household items, line 15 \$4,400.00 \$12,475.51 \$0.00 \$0.00

57. 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$17,375.51 Copy personal property total \$17,375.51

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$17,375.51

Official Form 106A/B Schedule A/B: Property page 5

		DOGUITE	II FAUE 13 UI 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	Diana Vineaney A	Arredondo-Serra		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	the Property	You Claim :	as Exempt
---------	------------	--------------	-------------	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2001 Ford Windstar 250,000 miles Fair/Poor COndition	\$500.00		\$500.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Misc. Furniture Location: 418 Devonshire Court,	\$1,700.00		\$1,700.00	735 ILCS 5/12-1001(b)
Bolingbrook, IL 60440-2903 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Misc. Electronics Location: 418 Devonshire Court,	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
Bolingbrook, IL 60440-2903 Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Laptop computer Location: 418 Devonshire Court,	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Bolingbrook, IL 60440-2903 Line from Schedule A/B: 7.2			100% of fair market value, up to any applicable statutory limit	
Misc. DVDs Location: 418 Devonshire Court,	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Bolingbrook, IL 60440-2903 Line from Schedule A/B: 8.1			100% of fair market value, up to any applicable statutory limit	

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De	ebtor 1 Diana vineaney Arredondo-Serra	a		Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Misc. Wearing Apparel Location: 418 Devonshire Court,	\$500.00	•	\$500.00	735 ILCS 5/12-1001(a)
	Bolingbrook, IL 60440-2903 Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
	Misc. Costume Jewelry Location: 418 Devonshire Ct.,	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Bolingbrook IL 60440-2903 Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	
	Checking: Bank of America Line from Schedule A/B: 17.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
	Line IIoni Schedule PVB. 11.1			100% of fair market value, up to any applicable statutory limit	
	Profit-Sharing Plan: Retirement: Griffin Greenhouse Supplies Inc.	\$12,425.51		\$8,353.10	735 ILCS 5/12-1006
	Profit-Sharing Plan & Trust Location: Empower Retirement, P.O. Box 173764, Denver, CO 80217 Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	
	Primerica Life Ins. Co. (Term Life Insurance)	\$0.00		\$0.00	215 ILCS 5/238
	Beneficiary: Gael Arredondo Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every 3			led on or after the date of adjustmer	nt.)
	Yes. Did you acquire the property covere	ed by the exemption w	ithin 1	,215 days before you filed this case	?
	□ No	•	•		

☐ Yes

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Fill in this infor	mation to identify your	case:		
Debtor 1				
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

	Ca	Se 10-24013 L	_	eu o <i>rr</i> airi Document	Page 1	eu 07/31/16 16.0 8 of 50	12.18 Des	SC Main
Fill in	this inform	nation to identify your		<i>/</i> (i aut. 1	0 01 30		
Debto	or 1	Diana Vincency A	rradanda Ca	rro				
Debic)	Diana Vineaney A	Middle Nar		Last Name			
Debto								
(Spous	e if, filing)	First Name	Middle Nar	ne	Last Name			
Unite	d States Bar	nkruptcy Court for the:	NORTHERN	DISTRICT OF I	LLINOIS			
Case	number							
(if know								Check if this is an
							a	mended filing
∩ffi∂	sial Form	106E/F						
		/F: Creditors W	/ho Havo I	Insocuro	l Claime			12/15
						Part 2 for creditors with N	ONDDIODITY ala:	
Schedi eft. Att	ule D: Credito tach the Cont and case num	ors Who Have Claims Sec	ured by Property ge. If you have no	/. If more space is o information to r	s needed, copy	any creditors with partiall the Part you need, fill it ou do not file that Part. On th	it, number the en	tries in the boxes on the
		rs have priority unsecure						
	No. Go to Pa							
] Yes.							
Part 2		l of Your NONPRIORIT	Y Unsecured	Claims				
3. D	o any credito	rs have nonpriority unsec	cured claims aga	inst you?				
	No. You hav	re nothing to report in this pa	art. Submit this fo	rm to the court wit	h your other sch	edules.		
	Yes.	3			,			
	Yes.							
ur th	nsecured claim	n, list the creditor separately	y for each claim. I	For each claim liste	ed, identify what	b holds each claim. If a cre type of claim it is. Do not list three nonpriority unsecured	claims already inc	cluded in Part 1. If more
								Total claim
4.1	Advance	e Pediatric Care	ı	ast 4 digits of ac	count number	1175		\$50.00
		Creditor's Name				444440045		
	P.O. Box	x 375 rt, IL 60441	'	When was the del	bt incurred?	11/11/2015		-
		reet City State Zlp Code		As of the date you	u file, the claim	is: Check all that apply		
	Who incur	red the debt? Check one.						
	Debtor	1 only	I	☐ Contingent				
	☐ Debtor	2 only	l	☐ Unliquidated				
	☐ Debtor	1 and Debtor 2 only	1	☐ Disputed				
	☐ At least	one of the debtors and and	otiloi	Type of NONPRIC	RITY unsecure	d claim:		
		if this claim is for a comr	illullity	Student loans				
	debt Is the clair	n subject to offset?		Obligations aris eport as priority cl		aration agreement or divorce	that you did not	
	■ No	•				g plans, and other similar d	ebts	
	☐ Yes			Other. Specify				
				— Other, openly				

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Debtor 1 Diana Vineaney Arredondo-Serra Case number (if know) 4.2 Advanced Critical Transport, Inc. Last 4 digits of account number 2373 \$2.264.82 Nonpriority Creditor's Name 8940 Ogden Ave. When was the debt incurred? Brookfield, IL 60513 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical services ☐ Yes 4.3 Allied Interstate, LLC Last 4 digits of account number 0126 \$1,038.00 Nonpriority Creditor's Name Opened 11/18/13 Last Active 7525 W Campus Rd. When was the debt incurred? 3/01/14 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection (Orig. Creditor: Nextel) ☐ Yes 4.4 **ARS National Services, Inc.** Last 4 digits of account number 4003 \$836.96 Nonpriority Creditor's Name P.O. Box 469046 When was the debt incurred? Escondido, CA 92046-9046 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection

Document Page 20 of 50 Debtor 1 Diana Vineaney Arredondo-Serra Case number (if know) 4.5 Capital One Bank Last 4 digits of account number 4571 \$936.00 Nonpriority Creditor's Name Opened 6/11/10 Last Active P.O. Box 85520 When was the debt incurred? 10/18/13 Richmond, VA 23285 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit card purchases ☐ Yes 4.6 Capital One Bank Last 4 digits of account number 9857 \$917.00 Nonpriority Creditor's Name Opened 9/15/11 Last Active P.O. Box 85520 When was the debt incurred? 11/04/13 Richmond, VA 23285 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes 4.7 Last 4 digits of account number \$702.00 Chase Bank 2165 Nonpriority Creditor's Name Opened 2/07/13 Last Active P.O. Box 15298 When was the debt incurred? 11/04/13 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

 \square Debts to pension or profit-sharing plans, and other similar debts

Document Page 21 of 50 Debtor 1 Diana Vineaney Arredondo-Serra Case number (if know) 4.8 Comenity Bank Last 4 digits of account number 2098 \$1,203.00 Nonpriority Creditor's Name Attention: Bankruptcy Dept. Opened 11/18/09 Last Active When was the debt incurred? 11/05/13 P.O. Box 182686 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes 4.9 **Comenity Bank** Last 4 digits of account number 8322 \$767.00 Nonpriority Creditor's Name Attention: Bankruptcy Dept. Opened 2/10/10 Last Active P.O. Box 182686 When was the debt incurred? 11/05/13 Columbus, OH 43218 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Credit card purchases Other. Specify 4.1 **Credit One Bank** 8564 \$669.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 6/20/13 Last Active P.O. Box 98876 When was the debt incurred? 10/18/13 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

report as priority claims

Other. Specify

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts Credit card purchases

Is the claim subject to offset?

Page 22 of 50 Case number (if know) Document Debtor 1 Diana Vineaney Arredondo-Serra

Directv	Last 4 digits of account number 2357	\$508.9
Nonpriority Creditor's Name 418 Devonshire Ct Bolingbrook, IL 60440	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other. Specify Utility/satellite television service	
Dupage Valley Anesthesiologists	Last 4 digits of account number 4897	\$764.9
Nonpriority Creditor's Name		
P.O. Box 3872 Carol Stream, IL 60132	When was the debt incurred? 02/9/2015	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	□ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Medical services	
Fetton & MacGarvey Law Firm, P.S.C.	Last 4 digits of account number 2273	\$944.1
Nonpriority Creditor's Name 2401 Stanley Gault Pkwy	When was the debt incurred?	
Louisville, KY 40223		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
_		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Li Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
ls the claim subject to offset?	report as priority claims	
No	\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Collection	

Document Page 23 of 50 Debtor 1 Diana Vineaney Arredondo-Serra Case number (if know) Fetton & McGarvey Law Firm, 4 1 2826 \$1,418.37 P.S.C. Last 4 digits of account number 4 Nonpriority Creditor's Name 2401 Stanley Gault Pkwy When was the debt incurred? Louisville, KY 40223 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection ☐ Yes 4 1 **Hy Cite Corporation** 8452 \$929.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 6/09/11 Last Active 333 Holtzman Rd. When was the debt incurred? 2/28/14 Madison, WI 53713 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Installment Sales Contract 4.1 Midland Funding LLC Last 4 digits of account number 3468 \$1,019.96 Nonpriority Creditor's Name When was the debt incurred? 1821 Walden Office Square Suite 400 Schaumburg, IL 60173 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No
□ Yes

■ Other. Specify Collection

report as priority claims

 \square Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Document Page 24 of 50 Debtor 1 Diana Vineaney Arredondo-Serra Case number (if know) 4.1 **Midwest ENT Consultants** 9937 \$33.71 Last 4 digits of account number Nonpriority Creditor's Name 0N025 Winfield Road 02/9/2015 When was the debt incurred? Suite 519 Winfield, IL 60190 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical services ☐ Yes 4.1 **Municipal Collections of America** \$70.00 4954 Last 4 digits of account number 8 Nonpriority Creditor's Name 3348 Ridge Road When was the debt incurred? 03/4/2016 Lansing, IL 60438 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collection 4.1 One Main Financial 4724 \$14.086.00 9 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/03/13 Last Active P.O. Box 499 When was the debt incurred? 1/28/14 Hanover, MD 21076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Other, Specify

Debts to pension or profit-sharing plans, and other similar debts

Unsecured personal loan

Page 25 of 50 Case number (if know) Document Debtor 1 Diana Vineaney Arredondo-Serra

4.2	Silverleaf Resorts, Inc.	Last 4 digits of account nun	nber			\$32,000.00
	Nonpriority Creditor's Name 6321 Bouleavard 26	When was the debt incurred	?			
	#400					_
	Number Street City State Zlp Code	As of the date you file, the c	laim is: Chack	all the	at annly	
	Who incurred the debt? Check one.	As of the date you me, the c	iaiii is. Check	an un	ат аррту	
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unse	cured claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt	Obligations arising out of a	separation ag	reeme	ent or divorce that you did not	
	Is the claim subject to offset?	report as priority claims				
	■ No	☐ Debts to pension or profit-	•			
	Yes	Other. Specify Timesh	are/Resort	Fee	S	_
Part 3	List Others to Be Notified About a D	ebt That You Already Listed				
is try have	his page only if you have others to be notified ing to collect from you for a debt you owe to more than one creditor for any of the debts t ed for any debts in Parts 1 or 2, do not fill ou	someone else, list the original credi hat you listed in Parts 1 or 2, list the	tor in Parts 1	or 2, t	hen list the collection agend	cy here. Similarly, if you
	and Address	On which entry in Part 1 or Part 2 di	·	•		
Afni,	Inc. Martin Luther King Dr.	Line 4.11 of (Check one):			ors with Priority Unsecured Cla	
	Martin Luther King Dr. Box 3517		Part 2: 0	Credito	ors with Nonpriority Unsecured	d Claims
Bloor	nington, IL 61701	Last 4 digits of account number	35	501		
Name a	and Address	On which entry in Part 1 or Part 2 di	d you list the or	riginal	creditor?	
	enity Bank	Line 4.14 of (<i>Check one</i>):			ors with Priority Unsecured Cla	
	tion: Bankruptcy Dept. Box 182686		Part 2: 0	Credito	ors with Nonpriority Unsecured	d Claims
_	mbus, OH 43218					
		Last 4 digits of account number				
Name a	and Address	On which entry in Part 1 or Part 2 di	d you list the or	riginal	creditor?	
	enity Bank	Line 4.13 of (Check one):	Part 1: 0	Credito	ors with Priority Unsecured Cla	aims
	tion: Bankruptcy Dept. Box 182686		Part 2: 0	Credito	ors with Nonpriority Unsecured	d Claims
_	nbus, OH 43218					
oo.u.		Last 4 digits of account number				
Name a	and Address	On which entry in Part 1 or Part 2 di	d you list the o	riginal	creditor?	
	owski Law Center, LLC	Line <u>4.2</u> of (<i>Check one</i>):			ors with Priority Unsecured Cla	aims
	E. Lake Cook Road		■ Part 2: (Credito	ors with Nonpriority Unsecured	d Claims
Ste. 1	10 lo Grove, IL 60089-8218					
Bulla	10 G10Ve, 12 00003-0210	Last 4 digits of account number	31	50		
Name a	and Address	On which entry in Part 1 or Part 2 di	d you list the or	riginal	creditor?	
IC Sy		Line 4.11 of (Check one):			ors with Priority Unsecured Cla	aims
	lighway 96 East 3ox 64378		Part 2: 0	Credito	ors with Nonpriority Unsecured	d Claims
_	ul, MN 55164					
	,	Last 4 digits of account number	23	357		
Part 4	Add the Amounts for Each Type of	Unsecured Claim				
6. Total	the amounts of certain types of unsecured c of unsecured claim.		ical reporting	purpo	oses only. 28 U.S.C. §159. Ad	dd the amounts for each
			_		Total Claim	
	6a. Domestic support obligation	ons	6a.	\$_	0.00	<u>)</u>
Official F	Form 106 E/F Sch	edule E/F: Creditors Who Have Uns	ecured Claims	3		Page 8 of 9

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Debtor 1 Diana Vineaney Arredondo-Serra

•	ago	Case number	(if know)

Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total claims	6f.	Student loans	6f.	\$ 0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 61,158.78
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 61,158.78

Fill in this infor				
Debtor 1	Diana Vineaney A	Arredondo-Serra		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	<u> </u>		Clair		
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5	· · · · · · · · · · · · · · · · · · ·				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	,		3. 4.0		

		Docume	ent Page 28 d	of 50	
Fill in this	s information to identify your	case:			
Debtor 1	Diana Vineaney A	Arredondo-Serra Middle Name	Last Name		
Dahtan 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fi	ling) First Name	Middle Name	Last Name		
(000000,	g)	madio Hamo	2401141110		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
_					
Case nun	nber			_	T. Object Williams
(II KIIOWII)				L	Check if this is an
					amended filing
Ott: a: a	J Farm 1001				
Officia	al Form 106H				
Sche	dule H: Your Cod	lebtors			12/15
				s complete and accurate as po	
				tion. If more space is needed, o	
	and number the entries in the e and case number (if known			o this page. On the top of any	Additional Pages, write
oui nam	e and case number (ii known	j. Aliswei every question	•		
1. Do	you have any codebtors? (If	vou are filing a joint case.	do not list either spouse	as a codebtor.	
	(,			
■ No					
☐ Ye					
2. Wi	thin the last 8 years, have yo	u lived in a community pr	operty state or territor	ry? (Community property states a	and territories include
Arizo	na, California, Idaho, Louisiana	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ington, and Wisconsin.)	
■ No	o. Go to line 3.				
☐ Ye	es. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
			·		
				if your spouse is filing with ye	
				sure you have listed the credit	
	i 106D), Schedule E/F (Officia Column 2.	i Form 106E/F), or Sched	ule G (Official Form 10	06G). Use Schedule D, Schedul	e E/F, or Schedule G to fill
out	Joidini 2.				
	Column 1: Your codebtor			Column 2: The creditor to	whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules that ap	pply:
3.1				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
				_	
	Number Street	0	710.0		
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
3.2	Name				
				☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to	o identify your ca	35e.					I				
	btor 1		ney Arredondo-Serra	l								
	otor 2 ouse, if filing)						_					
Uni	ited States Bankrupt	cy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS	3		_					
(If kr	se number	4001		-						ed filing ent showin	ng postpetition ollowing date:	
	fficial Form chedule I: `							N	/IM / DD/ \	YYYY		12/15
Be a sup spo atta	as complete and ac plying correct info use. If you are sep ch a separate shee	ccurate as poss rmation. If you arated and you	sible. If two married peo are married and not filii r spouse is not filing wi On the top of any additi	ng jointly, and ith you, do not	your spo include i	use i nfori	s liv nati	ing with on abou	you, incl t your spe	ude inforr ouse. If m	nation about ore space is	ible for your needed,
1.	Fill in your emplo	Fill in your employment		Debtor 1					Debtor 2	2 or non-fi	iling spouse	
	If you have more t		Employment status	■ Employed	d				☐ Empl			
	information about	attach a separate page with information about additional	Employment status	☐ Not employed					☐ Not e	mployed		
	employers.		Occupation	Product Specialist								
	Include part-time, self-employed wor		Employer's name	Griffin Gre	Griffin Greenhouse Supplie							
	Occupation may ir or homemaker, if i		Employer's address	4951 Indiana Ave. Suite 100 Lisle, IL 60532								
			How long employed to	here? 7	Years, 5	Mor	ths		_			
Pai	rt 2: Give Det	ails About Mor	nthly Income									
	mate monthly inco		ate you file this form. If	you have nothir	ng to repo	rt for	any	line, write	e \$0 in the	space. In	clude your nor	n-filing
	ou or your non-filing s e space, attach a se		ore than one employer, co	ombine the info	rmation fo	r all e	mpl	oyers for	that perso	on on the li	ines below. If y	you need
								For De	btor 1		btor 2 or ing spouse	
2.			ry, and commissions (becalculate what the month)			2.	\$	3	,834.81	\$	N/A	
3.	Estimate and list	monthly overti	ime pay.			3.	+\$		0.00	+\$	N/A	
4.	Calculate gross I	Income. Add lin	ne 2 + line 3.			4.	\$	3,8	34.81	\$	N/A	

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Deb	tor 1	Diana Vineaney Arredondo-Serra	-	(Case number (<i>if k</i>	nown)				
					For Debtor 1		Fo	r Debtor	2 or	
							no	n-filing s	spouse	
	Copy	y line 4 here	4.		\$3,83	4.81	\$_		N/A	· <u> </u>
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$ 75	9.31	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b) .		80.0	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50) .	\$	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50	d.	. —	8.91	\$_		N/A	<u>. </u>
	5e.	Insurance	5e			0.89	\$_		N/A	_
	5f.	Domestic support obligations	5f.			0.00	\$ \$		N/A	_
	5g. 5h.	Union dues Other deductions. Specify:	5g 5h	j. 1.+	*	0.00	· -		N/A N/A	_
_			_		· 		_			_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ 1,30		\$ __		N/A	_
7.		ulate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ 2,52	5.62	\$_		N/A	<u>-</u>
8.	List a	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a			0.00	\$_		N/A	_
	8b.	Interest and dividends	8b) .	\$	0.00	\$_		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80) .	\$	0.00	\$		N/A	
	8d.	Unemployment compensation	80	d.		0.00	\$		N/A	_
	8e.	Social Security	86	€.	\$	0.00	\$		N/A	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f. 8g			0.00 0.00	\$_ \$		N/A N/A	_
	8h.	Other monthly income. Specify:	8h	1.+		0.00	+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	.	0.00	\$_		N/A	A
10	Cala	ulate mentals income. Add line 7 . line 0	10	\$	0.505.00			NI/A	1 6	2 525 62
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Φ_	2,525.62	+ \$		N/A	= \$_	2,525.62
11.	State Inclu- other	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your r friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not	depe					Schedule	e <i>J</i> . +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset hat amount on the Summary of Schedules and Statistical Summary of Certaines						e. 12.	\$Combi	2,525.62 ned
13.	Do y	ou expect an increase or decrease within the year after you file this form	?						month	ly income
		No.								
		Yes Explain:								

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Fill in t	this informat	ion to identify yo	our case:					
Debtor	1	Diana Vinear	ney Arre	dondo-Serra		Chec	k if this is:	
Debtor	2						An amended filing	ving postpetition chapter
	e, if filing)							the following date:
United	States Bankru	uptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	IOIS	_	MM / DD / YYYY	
Case n	umber							
(If know	vn)							
Offi	cial Fo	rm 106J						
Sch	nedule	J: Your I	Exper	nses				12/15
Be as inform number	complete a nation. If mo er (if knowr	ind accurate as ore space is ne n). Answer ever	possible eded, atta y questio	. If two married people a ich another sheet to this				
Part 1:	bescri this a join	be Your House t case?	noia					
	No. Go to	line 2.	n a senar	ate household?				
_	_ 100. No		a copa	ato modomora :				
	☐ Ye	es. Debtor 2 mus	st file Offic	ial Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of Debt	or 2.	
2. D	o you have	dependents?	□ No					
	o not list De btor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
D	o not state t	the						□ No
d	ependents r	names.			Son		4 yrs	Yes
								□ No □ Yes
								□ res
								☐ Yes
								□ No
								☐ Yes
		enses include		No				
		people other the your depender		Yes				
Part 2:	Estima	ate Your Ongoi	na Month	ly Expansas				
Estima expen	ate your ex	penses as of yo	our bankr	uptcy filing date unless y y is filed. If this is a supp				
the va	lue of such	assistance and		government assistance i				
(Offici	ial Form 100	6I.)					Your exp	enses
		r home owners d any rent for the		uses for your residence.	Include first mortgag	e 4. \$		500.00
If	not include	ed in line 4:						
4	a. Real e	state taxes				4a. \$		0.00
	•	ty, homeowner's				4b. \$		0.00
		maintenance, re owner's associat		upkeep expenses		4c. \$ 4d. \$		0.00
				oommum dues our residence , such as ho	ome equity loans	4u. \$ 5. \$		0.00

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Debtor	Diana Vineaney Arredondo-Serra	Case number (if known)	
6. U	Jtilities:		
-	Sa. Electricity, heat, natural gas	6a. \$	150.00
	bb. Water, sewer, garbage collection	6b. \$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	280.00
	d. Other. Specify:	6d. \$	0.00
_	Food and housekeeping supplies	7. \$	350.00
	Childcare and children's education costs	8. \$	400.00
_	Clothing, laundry, and dry cleaning	9. \$	80.00
	Personal care products and services	10. \$	100.00
	Medical and dental expenses	11. \$	0.00
	Transportation. Include gas, maintenance, bus or train fare.	π. Ψ	0.00
	Oo not include car payments.	12. \$	350.00
	Entertainment, clubs, recreation, newspapers, magazines, and book	s 13. \$	100.00
	Charitable contributions and religious donations	14. \$	0.00
	nsurance.	• • • • • • • • • • • • • • • • • • • •	0.00
	Do not include insurance deducted from your pay or included in lines 4 or	20.	
	5a. Life insurance	15a. \$	49.50
1	5b. Health insurance	15b. \$	0.00
1	5c. Vehicle insurance	15c. \$	80.00
1:	5d. Other insurance. Specify:	15d. \$	0.00
	Taxes. Do not include taxes deducted from your pay or included in lines 4		0.00
	Specify:	16. \$	0.00
7. I r	nstallment or lease payments:		
1	7a. Car payments for Vehicle 1	17a. \$	0.00
1	7b. Car payments for Vehicle 2	17b. \$	0.00
1	7c. Other. Specify:	17c. \$	0.00
1	7d. Other. Specify:	17d. \$	0.00
	our payments of alimony, maintenance, and support that you did n		
	leducted from your pay on line 5, Schedule I, Your Income (Official I		0.00
	Other payments you make to support others who do not live with yo		0.00
	Specify:	19.	
	Other real property expenses not included in lines 4 or 5 of this form		
	20a. Mortgages on other property	20a. \$	0.00
	20b. Real estate taxes	20b. \$	0.00
	20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
2	20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
2	20e. Homeowner's association or condominium dues	20e. \$	0.00
1. O	Other: Specify:	21. +\$	0.00
2 6	Calculate your monthly expenses		
	22a. Add lines 4 through 21.	\$	2,439.50
	iza. Add lines 4 through 21. I2b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Fo		2,439.30
2	2c. Add line 22a and 22b. The result is your monthly expenses.	\$	2,439.50
3. C	Calculate your monthly net income.		
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,525.62
	23b. Copy your monthly expenses from line 22c above.	23b\$	2,439.50
	The state of the s		2,700.00
2	23c. Subtract your monthly expenses from your monthly income.		
	The result is your monthly net income.	23c. \$	86.12
	Do you expect an increase or decrease in your expenses within the		
	or example, do you expect to finish paying for your car loan within the year or do yo nodification to the terms of your mortgage?	ou expect your mortgage payment to inc	rease or decrease because o
	No.		
Г	Tyes Explain here:		

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Fill in this	information to identify your	case:			
Debtor 1	Diana Vineaney A				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106Dec				
			Dalataria Oa		
Decia	aration About a	ın individuai	Deptor's Sc	nedules	12/15
years, or b	ooth. 18 U.S.C. §§ 152, 1341, 1	319, and 3371.			
Did y	ou pay or agree to pay some	eone who is NOT an attor	ney to help you fill out h	pankruptcy forms?	
_	No				
_				August Day	James Care Ballillan Barra ann de Malia
Ш	Yes. Name of person				kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
				200.0.0.0	,, and eighalare (emelar rem rie)
	r penalty of perjury, I declare hey are true and correct.	that I have read the sum	mary and schedules file	ed with this declaration	on and
χ /s	s/ Diana Vineaney Arredor	ndo-Serra	X		
	Diana Vineaney Arredondo		Signature of	Debtor 2	
	ignature of Debtor 1		Ů M		
D	ate July 31, 2016		Date		
					-

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Fill in th	nis information to identify yo	ur case:			
Debtor 1	Diana Vineanev	/ Arredondo-Serra			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if,		Middle Name	Last Name		
United S	States Bankruptcy Court for the	: NORTHERN DISTRICT C	OF ILLINOIS		
Case nu	ımhor				
(if known)				_	Check if this is an mended filing
Offici	al Farm 107				
	<u>al Form 107</u> ment of Financial	Affairs for Individ	luals Filing for B	ankruntov	4/16
		sible. If two married people a			
informat		l, attach a separate sheet to			
	<u> </u>				
Part 1:		larital Status and Where You	Lived Before		
1. Wha	at is your current marital stat	tus?			
■	Married Not married				
2. Dur	ing the last 3 years, have you	u lived anywhere other than v	where you live now?		
	No				
		lived in the last 3 years. Do no	ot include where you live now		
Del	btor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
		ever live with a spouse or leg alifornia, Idaho, Louisiana, Ne			
	No				
	Yes. Make sure you fill out So	chedule H: Your Codebtors (Of	ficial Form 106H).		
Part 2	Explain the Sources of Yo	ur Income			
Fill i	n the total amount of income y	employment or from operatin ou received from all jobs and a u have income that you receive	all businesses, including part-	time activities.	ndar years?
	No				
	No Yes. Fill in the details.				
		Debtor 1		Debtor 2	
		Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		Sources of income Check all that apply.		Sources of income	

Official Form 107

Page 35 of 50 Case number (if known) Debtor 1 Diana Vineaney Arredondo-Serra

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
	For last calendar year: (January 1 to December 31, 2015)		■ Wages, commissions, bonuses, tips	\$43,054.75	☐ Wages, commissions, bonuses, tips			
				☐ Operating a business		☐ Operating a b	usiness	
		ndar year be December		■ Wages, commissions, bonuses, tips	\$42,295.53	☐ Wages, comr bonuses, tips	nissions,	
				☐ Operating a business		Operating a b	usiness	
	and other winnings. List each	public bene If you are fil	fit payments; ing a joint cas the gross inco	ner that income is taxable. Exa pensions; rental income; inter se and you have income that y ome from each source separat	est; dividends; money collec you received together, list it c	ted from lawsuits; r only once under Del	oyalties; and btor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco Describe below.	me	Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	yments You	Made Before You Filed for I	Bankruptcy			
6.	Are eithe	Neither D	ebtor 1 nor D	's debts primarily consumer Debtor 2 has primarily consu personal, family, or househol	imer debts. Consumer debts	s are defined in 11 l	J.S.C. § 10	1(8) as "incurred by an
		During the No.	90 days befo	ore you filed for bankruptcy, di	d you pay any creditor a tota	l of \$6,425* or more	∍?	
		□ Yes	List below e	. each creditor to whom you pai editor. Do not include paymen payments to an attorney for th	its for domestic support oblig			
		* Subject		t on 4/01/19 and every 3 years		or after the date of	adjustment	
	■ Yes.			or both have primarily consu ore you filed for bankruptcy, di		I of \$600 or more?		
		■ No.	Go to line 7	' .				
		□ Yes	include pay	each creditor to whom you pai ments for domestic support ol this bankruptcy case.				
	Creditor	's Name an	d Address	Dates of payme	nt Total amount	Amount you	Was this p	payment for

Case 16-24613 Doc 1 Filed 07/31/16 Entered 07/31/16 16:02:18 Desc Main Document Page 36 of 50 Case number (if known) Debtor 1 Diana Vineaney Arredondo-Serra Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Amount you **Insider's Name and Address** Dates of payment Total amount Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Total amount Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Midland Funding, LLC v. Diana Collection 12th Judicial Circuit - Will □ Pending Arredondo Co. □ On appeal 15SC3147 14 W. Jefferson St. Concluded Joliet, IL 60432 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a

court-appointed receiver, a custodian, or another official?

- NO

☐ Yes

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Debtor 1 Diana Vineaney Arredondo-Serra

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Case number (if known)

Par	t 5: List Certain Gifts and Contribution	ns				
13.	Within 2 years before you filed for bank No	ruptcy,	did you give any gifts with a total val	ue of more th	an \$600 per person?	
	Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$6 per person	600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gave the Gift an Address:	d				
14.	Within 2 years before you filed for bank	ruptcy,	did you give any gifts or contribution	ns with a total	value of more than	\$600 to any charity?
	NoYes. Fill in the details for each gift or	contribu	tion			
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co	total	Describe what you contributed		Dates you contributed	Value
Par	tt 6: List Certain Losses					
	or gambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred		ibe any insurance coverage for the loe the amount that insurance has paid. L		Date of your loss	Value of property lost
			e the amount that insurance has paid. L nce claims on line 33 of <i>Schedule A/B:</i>			
	Within 1 year before you filed for bankr consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition	uptcy, d	ng a bankruptcy petition?			ty to anyone you
	■ No □ Yes. Fill in the details.			·	, , ,	
	Person Who Was Paid		Description and value of any prop	ortu	Data navment	Amount of
	Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any propertransferred	erty	Date payment or transfer was made	payment
17.	Within 1 year before you filed for bankr promised to help you deal with your cro Do not include any payment or transfer the	editors o	or to make payments to your creditor		r transfer any proper	ty to anyone who
	■ No □ Yes. Fill in the details.					
	Person Who Was Paid Address		Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bank transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have a second in the course of th	our busii rs made	ness or financial affairs? as security (such as the granting of a se			
	Person Who Received Transfer		Description and value of	Dosoribo	iny proporty or	Date transfer was
	Address		Description and value of property transferred		iny property or received or debts change	Date transfer was made
	Person's relationship to you					

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Debtor 1 **Diana Vineaney Arredondo-Serra**

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.						
	Name of trust	Description and v	value of the pro	perty transfe	erred	Date Transfer was made	
Par	List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and St	orage Units			
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso ■ No □ Yes. Fill in the details.	or other financial accou	nts; certificates	of deposit;			
0.4	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of according trument	c r	Date account was closed, sold, noved, or ransferred	Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?						
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe th	e contents	Do you still have it?	
22.	Have you stored property in a storage unit	or place other than you	r home within 1	year before	you filed for bankrupto	y?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe th	e contents	Do you still have it?	
Par	9: Identify Property You Hold or Control	for Someone Else					
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.					or, or hold in trust		
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe th	e property	Value	
Par	t 10: Give Details About Environmental Inf	ormation					
For	he purpose of Part 10, the following definiti	ons apply:					

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Diana Vineaney Arredondo-Serra

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environm				ental law?				
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of a							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or admi	nistrative proceeding under any envi	ronmental law? Include settlements a	and orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	11: Give Details About Your Business or C	onnections to Any Business						
27.	Within 4 years before you filed for bankruptc	y, did you own a business or have an	y of the following connections to any	business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	No. None of the above applies. Go to Part 12.							
	Yes. Check all that apply above and fill in the details below for each business.							
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security r					
		Name of accountant or bookkeeper	Dates business existed	iumber of friit.				
28.	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	y, did you give a financial statement t	to anyone about your business? Inclu	de all financial				
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued						

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Debtor 1 Diana Vineaney Arredondo-Serra

|--|

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

18 U.S.C. §§ 152, 1341, 1519,	and 3571.	\$250,000, or imprisonment for up to 20 years, or both.	
/s/ Diana Vineaney Arredon Diana Vineaney Arredon		Signature of Debtor 2	
Signature of Debtor 1			
Date July 31, 2016		Date	
Did you attach additional pa	ges to Your Stateme	ent of Financial Affairs for Individuals Filing for Bankruptcy (Offi	cial Form 107)?
No			
☐ Yes			
Did you pay or agree to pay	someone who is no	ot an attorney to help you fill out bankruptcy forms?	
■ No			
☐ Yes. Name of Person	. Attach the Bankru	uptcy Petition Preparer's Notice, Declaration, and Signature (Official F	orm 119).

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		•	
Fill in this infor	mation to identify your case:		
Debtor 1	Diana Vineaney Arredondo-Se	erra	
	First Name Middle Na		
Debtor 2			
(Spouse if, filing)	First Name Middle Na	me Last Name	
United States Ba	ankruptcy Court for the: NORTHERN	DISTRICT OF ILLINOIS	
Case number			
(if known)		-	☐ Check if this is an
			amended filing
you have lea: You must file th which on the If two married p sign a Be as complete write y	ever is earlier, unless the court extend form eople are filing together in a joint case nd date the form. and accurate as possible. If more spa your name and case number (if known	r has not expired. after you file your bankruptcy petition or by the date set also the time for cause. You must also send copies to the e, both are equally responsible for supplying correct in the ce is needed, attach a separate sheet to this form. On 1).	e creditors and lessors you list
Part 1: List Y	our Creditors Who Have Secured Clai	ims	
1. For any credi		ule D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
	reditor and the property that is collateral	•	
		secures a debt?	as exempt on Schedule C?
Creditor's		☐ Surrender the property.	□ No
name:		Retain the property and redeem it.	
		☐ Retain the property and enter into a	☐ Yes
Description of	f	Reaffirmation Agreement.	
property		☐ Retain the property and [explain]:	
securing debt	:		_
Creditor's		☐ Surrender the property.	□ No
name:		☐ Retain the property and redeem it.	
	_	☐ Retain the property and enter into a	☐ Yes
Description of	f	Reaffirmation Agreement.	

Official Form 108

Creditor's

property

Creditor's

name:

property

securing debt:

Description of

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 $\hfill\square$ Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

□ No

☐ Yes

☐ No

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Debtor 1	Diana Vineaney Arredondo-Serra	Case number (if known)	
proper	ption of ty ng debt:	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	□Yes
Part 2: For any u	List Your Unexpired Personal Property Leases nexpired personal property lease that you listed property lease that you listed	in Schedule G: Executory Contracts and Unexpired expired leases are leases that are still in effect; the the trustee does not assume it. 11 U.S.C. § 365(p)(2)	lease period has not yet ended.
Describe	your unexpired personal property leases	,	Will the lease be assumed?
Lessor's Description Property:	on of leased		□ No □ Yes
Lessor's Description Property:	on of leased		□ No
Lessor's Description Property:	on of leased		□ No
Lessor's Description Property:	on of leased		□ No
Lessor's Description Property:	on of leased		□ No
Lessor's Description Property:	on of leased		□ No □ Yes
Lessor's Description	on of leased		□ No
Part 3:	Sign Below	r intention about any property of my estate that sec	☐ Yes
	that is subject to an unexpired lease.		
Dia	Diana Vineaney Arredondo-Serra na Vineaney Arredondo-Serra nature of Debtor 1	Signature of Debtor 2	
Date	July 31, 2016	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-24613 Doc 1 Filed 07/31/16 Entered 07/31/16 16:02:18 Desc Main Document Page 47 of 50

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	e Diana Vineaney Arredondo-Serra		Case No.		
	-	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS	SATION OF ATTOR	RNEY FOR DE	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to)
	For legal services, I have agreed to accept		\$	1,500.00	
	Prior to the filing of this statement I have received			1,500.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compen	sation with any other person	unless they are mem	bers and associates of my law fire	m.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				
5.	In return for the above-disclosed fee, I have agreed to rend	er legal service for all aspect	s of the bankruptcy c	ease, including:	
	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] Exemption planning. 	ent of affairs and plan which	may be required;		
6.	By agreement with the debtor(s), the above-disclosed fee dependence on the debtors in any disclosed any other adversary proceeding: negotiating of reaffirmation agreements and approximation of the debtors in any disclosure of liens on the debtor(s), the above-disclosed fee dependence of the debtors in any disclosed fee debtors.	nargeability actions, judio ons with secured credito dications as needed; pre	cial lien avoidanc ors to reduce to m	arket value; preparation and	
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any a bankruptcy proceeding.	greement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
	July 31, 2016	/s/ Lawrence W. L	_obb		
_	Date	Lawrence W. Lob	b		
		Signature of Attorne Drendel & Jansor			
		111 Flinn St.	-		
		Batavia, IL 60510 630-406-5440 Fa			
		lwl@batavialaw.c	om		
		Name of law firm			

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United States Bankruptcy Court Northern District of Illinois

		Tot them District of Hillors		
In re	Diana Vineaney Arredondo-Serr	ra	Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	21
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credite	ors is true and	correct to the best of my
Date:	July 31, 2016	/s/ Diana Vineaney Arredondo Diana Vineaney Arredondo-Se		

Advance Pediatric Care P.O. Box 375 Lockport, IL 60441

Advanced Critical Transport, Inc. 8940 Ogden Ave. Brookfield, IL 60513

Afni, Inc. 1310 Martin Luther King Dr. P.O. Box 3517 Bloomington, IL 61701

Allied Interstate, LLC 7525 W Campus Rd. New Albany, OH 43054

ARS National Services, Inc. P.O. Box 469046 Escondido, CA 92046-9046

Capital One Bank P.O. Box 85520 Richmond, VA 23285

Chase Bank
P.O. Box 15298
Wilmington, DE 19850

Comenity Bank
Attention: Bankruptcy Dept.
P.O. Box 182686
Columbus, OH 43218

Credit One Bank P.O. Box 98876 Las Vegas, NV 89193

Directv 418 Devonshire Ct Bolingbrook, IL 60440

Dupage Valley Anesthesiologists P.O. Box 3872 Carol Stream, IL 60132

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IC System
444 Highway 96 East
P.O. Box 64378
St Paul, MN 55164

Midland Funding LLC 1821 Walden Office Square Suite 400 Schaumburg, IL 60173

Midwest ENT Consultants 0N025 Winfield Road Suite 519 Winfield, IL 60190

Municipal Collections of America 3348 Ridge Road Lansing, IL 60438

One Main Financial P.O. Box 499 Hanover, MD 21076

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